Air services to Srinagar

*556. SHRI VARINDER SINGH BAJWA: Will the Minister of CIVIL AVIATION be pleased to state:

(a) whether it is a fact that air traffic from Delhi to Srinagar has increased substantially resulting into wait-listed tickets in the Indian Airlines upto June, 2006; and

(b) if so, the steps being taken by the Indian Airlines to operate additional flights from Delhi to Srinagar and *vice-versa* in the months of May and June, 2006?

THE MINISTER OF STATE OF THE MINISTRY OF CIVIL AVIATION (SHRI PRAFUL PATEL): (a) and (b) Yes, Sir. There has been an increase in demand for seats from Delhi to Srinagar in the current summer season resulting in waitlisted tickets in Economy class till June, 2006 and till May, 2006 in Executive class. Subject to availability of resources, Indian Airlines is endeavouring to operate additional adhoc flights between Delhi and Srinagar to cater to the demand. One additional flight has already been operated on 14.5.2006 on the Delhi-Srinagar-Delhi sector.

Rise in per capita indebtedness

*557. DR. PRABHA THAKUR:
SHRI SANTOSH BAGRODIA:

Will the Minister of FINANCE be pleased to state:

(a) whether Government are aware of rising per capita indebtedness in the country;

(b) if so, the reasons therefor;

(c) the credit trends in last three years, sector-wise;

(d) what is the current ratio between per capita indebtedness and per capita income and whether such a ratio is sustainable;

(e) whether the steep rise in housing loans also include the borrowings under Government sponsored housing schemes for weaker sections in the urban and rural areas, if so, the details thereof; and

(f) the trends in the housing loans in rural and urban areas respectively?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM): (a) and (b) The National Sample Survey Organisation (NSSO) published decennially an "All India Debt and Investment Survey", which give details of the indebtedness of households, in the country. The results of the various rounds of survey are not strictly comparable due to differences in the nature and scope of the Survey. Changes between rounds are therefore only indicative in nature. As per the NSSO surveys, the overall aggregate outstanding debt of households was estimated to be Rs. 1,76,795 crore in 2002 as against Rs. 37,443 crore in 1991. The incidence of indebtedness (measuring the proportion of households that are reported to be in debt) and average amount of debt is given in the table below.

Table: Incidence of indebtedness (IOI) average amount of debt (AOD) per household during 1971, 1981, 1991 and 2002

(All India)

Occupational categories of households	IOI (Per cent)				AOD (Rupess)			
	1971	1981	1991	2002	1971	1981	1991	2002
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Rural								
Cultivator	46.1	22.3	25.9	29.7	605	803	2294	9261
Non-cultivator	34.3	12.4	18.5	21.8	223	205	1151	4991
All	42.8	20.0	23.4	26.5	500	661	1906	7539
Urban								
Self employed		16.9	19.9	17.9		1473	4434	12134
Others		17.6	18.9	17.8		816	3198	11577
All		17.4	19.3	17.8		1030	3618	11771

SOURCE: NSSO.

An analysis of the purpose and amount of torrowing for the latest two rounds of NSSO Survey reveals an increase in the share of

uptake of loans for productive purposes. The details are given in the tabel below:

Table: Percentage share of amount of borrowing by purpose of borrowing during 1971-72, 1981-82, 1991-92 and 2002-03

Purpose of borrowing	Rural				Urban		
	1971-72	1981-82	1991-92	2002-03	1981-82	1991-92	2002-03
Farm business:							
Capital expenditure	18.3	25.9	9.3	15.6	4.5	1.2	1.5
Current expenditure	15.1	25.5	3.6	22.4	3.4	0.4	1.6
Non-farm business:							
Capital expenditure	1.6	9.8	5.7	9.7	20.6	9.5	11.7
Current expenditure	2.0	3.7	1.7	4.3	10.6	3.8	5.3
Productive purposes	37.0	64.9	20.3	52.1	39.1	14.9	20.2
Other purposes	63.0	35.1	79.7	47.9	60.9	85.1	79.8
All purposess	100.0	100.0	100.0	100.0	100.0	100.0	100.0

SOURCE: NSSO

(c) The credit trends in the last three years is given below:

Deployment of Non-Food credit Gross Bank Credit

Sector/industry	Outstanding balances as on		
	March 19,2004	March 18,2005	January 20,2006
1. Priority sector	263,834	345,627	459,648
of which			
(i) Agriculture	90,541	122,370	153,339
(ii) Small Scale Industries	65,855	76,114	82,041
2. Industry (Medium & Large)	247,210	290,186	411,331
3. Wholesale trade	24,867	33,814	71,923
(Other than food procurement)			
Others	192,511	261,839	313,466
Non-food gross bank credit	728,422	931,466	1256,368

NOTE: Data are provisional and relate to select scheduled commercial banks, which amount for about 90 per cent of bank credit of all scheduled commercial banks.

SOURCE: Handbook of Statistics on the Indian Economy (RBI) 2004-05. macroeconomic and monetary developments in 2005-06 (RBI)

(d) The average amount of debt per household based on NSSO Survey (2002) was Rs. 7,539 for rural areas and Rs. 11,771 for urban areas with a debt to assets ratio of only 2.8 per cent in each. The per capita income at current prices for 2001-02 was Rs. 17,883.

(e) and (f) The publication "Basic Statistical Returns of Scheduled Commercial Banks in India" of the Reserve Bank of India gives population group wise outstanding housing loans. Housing loans comprise: Staff housing loans, (excluding loans to staff under National Housing Bank (NHB) scheme), including the loans to co-operative housing societies of staff; housing loans under NHB Scheme (including loans to staff under NHB) and other housing loans (excluding staff) including the loans to co-operative housing societies; personal loans other than to staff members for housing purposes against shares, debentures, Government securities, fixed deposit receipts, real estate etc. The data on population-group-wise outstanding loans for the last three years as per Volumes 32, 33, and 34 of the publication for 2003, 2004 and 2005 is summarised in the Table below.

Table: Population-group-wise-outstanding housing loans as on March 31

Population group	2003	2004	2005
	(Amount in Rs. crore)		
Rural	5,387	7,712	13,024
Semi urban	9,570	13,711	19,285
Urban	14,165	23,073	34,507
Metropolitan	19,945	40,850	59,981
TOTAL	49,067	85,346	1,26,797

NOTE: Population groups are based on population data centres as per 1991 census